Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-7 (Canceled)

8. (Currently Amended) A system for ~~providing data for facilitating a transaction between~~ retrieving selected personal data associated with a person ~~and~~ for use by a provider, the system comprising:

a data processor;

an input device ~~connected~~ coupled to said processor and ~~connectable~~ adapted for coupling via a data communication link to an ID instrument for receiving from said ID instrument a personal ID ~~information~~ identifying said person ~~from said ID instrument and account selection information from said person~~, and sending said personal ID ~~information and account selection information~~ to said processor, said processor being configured for transmitting said personal ID ~~information~~ and ~~account selection information~~ a provider ID identifying said provider to a central server configured for accessing a database to retrieve and transmit to said processor a data profile selected from said personal data ~~related to~~ associated with said personal ID for use by said provider identified by said provider ID ~~information and said account selected from a plurality of accounts relatable to said personal ID~~; and

an output device connected to said processor for outputting to said provider said retrieved personal data related to said personal ID ~~information~~ and said account selection.

9. (Currently Amended) The system of Claim 8 wherein said ID instrument [[is]] comprises at least one of a magnetic striped card, a smart card, a bar code ~~card~~, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA) adapted for infra-red (IR) communication, a check, ~~a radio-frequency identification (RFID) transponder,~~ a keypad, a touchscreen, a voice

recognition device, and a radio-frequency (RF) device, said RF device comprising at least one of a PDA adapted for RF communication, an RF identification (RFID) tag, and a cell phone.

10. (Currently Amended) The system of Claim 8 wherein said personal data ~~ID~~ ~~information~~ comprises at least one of a ~~person~~ personal name, a personal ID ~~number, an~~ a pictorial image of the person, ~~person~~ personal fingerprint data, personal checking account data, driver's license data of said person, ~~person~~ personal biometric data, a ~~person~~ personal social security number, a personal ID password, a personal data password, credit card data, debit card data, prepaid card data, frequent purchaser data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data, and membership ID data of said person.

11. (Previously Presented) The system of Claim 8 wherein said processor, said input device, and said output device are integrated together to constitute a substantially integrated input/output device.

12. (Currently Amended) The system of Claim 8 wherein said input device is a point of sale (POS) terminal comprising at least one of a magnetic card reader, a smart card reader, a bar code reader, an infra-red (IR) receiver, an optical scanner, a transmitter adapted for transmitting a pre-determined signal for activating a response from an RFID ~~transponder~~ tag and for receiving a response back from ~~the transponder~~ said RFID tag, and an interface adapted for receiving RF signals from at least one of a cell phone and an RF device.

13. (Previously Presented) The system of Claim 8 wherein said output device comprises at least one of a visual display monitor and a printer.

14. (Currently Amended) The system of Claim 8 wherein said central server is further ~~connected~~ coupled for receiving from said processor transaction ID information.

15. (Currently Amended) The system of Claim 8 wherein said central server is further connected for receiving from said processor transaction ID information containing information relating to the transaction to be executed, including the type of information needed to execute the transaction and personal ID ~~information~~; and wherein said central server is configured for accessing said database to retrieve and process said personal data related to said personal ID ~~information~~ and restricted according to said transaction ID information.

16. (Previously Presented) The system of Claim 8 wherein said data communication link comprises at least one of a wireless link, a wireline link, wide area network (WAN) link, an infra-red (IR) link, a radio-frequency (RF) link, an optical link, and a magnetic link.

17. (Currently Amended) The system of Claim 8 wherein said transaction comprises a transaction for at least one of goods, services, grocery items, food, medical services and supplies, insurance premiums, ticketing, a money transfer, and identification services relating to ~~the consumer~~ <u>said person</u>.

18. (Currently Amended) The system of Claim 8 wherein said central server is configured for receiving said personal ID ~~information~~ from said input device and for accessing a database to retrieve and process personal data related to said personal ID ~~information~~ for each of a plurality of persons, providers, and transactions.

19. (Currently Amended) The system of Claim 8 wherein said output device is <u>further</u> configured for generating, in response to receipt of personal data related to said personal ID ~~information~~, information relating to said person for purposes of facilitating said transaction and ~~other~~ <u>the generation of</u> customer messages.

20. (Currently Amended) The system of Claim 8 wherein said output device is configured for generating, in response to receipt of personal data related to said personal ID

information, incentives to said person for making future purchases, said ~~incentive~~ incentives including at least one of a coupon and a discount offer.

21. (Cancelled)

22. (Currently Amended) The system of Claim 8 wherein said provider ~~may update~~ is enabled for updating personal data with provider-specific information.

23. (Currently Amended) The system of Claim 8 wherein said provider ~~may update~~ is enabled for updating personal data with provider-specific messages for said person.

24. (Currently Amended) The system of Claim 8 wherein said account is selected for facilitating the payment of a transaction.

25. (Currently Amended) A central server configured for ~~providing~~ retrieving selected personal data ~~for facilitating a transaction between a person~~ associated with one of one or more persons ~~and a~~ for use by one of one or more providers ~~provider~~, the system comprising:

a data processor configured for executing computer program code;

a memory operatively connected to said processor, said memory ~~including~~ defining a database for associating with each of said one or more persons a personal ID and ~~storing~~ personal data, and for associating with each of said one or more providers a provider ID ~~for multiple accounts maintained by a to said person having a personal ID; an input device connected to said processor and connectable via a data communication link to an ID instrument for~~

computer program code executable by said data processor for associating in said database, with respect to the personal ID of each of said one or more persons, selected portions of said personal data with each of one or more data profiles, each of which data profiles are designated for use by a selected provider identified by a respective provider ID;

computer program code executable by said data processor for receiving said personal ID ~~information from said~~ stored on an ID instrument and ~~account selection information and sending~~

~~said personal ID information and account selection information to said processor,~~ for receiving a provider ID identifying said provider;

computer program code executable by said data processor ~~being configured~~ for accessing via said memory said database to retrieve ~~personal data~~ a data profile associated with a ~~said~~ personal ID for use by a provider identified by a provider ID ~~and process personal data related to said personal ID information and account to said selection information~~; and

computer program code executable by said data processor for transmitting to said provider identified by said provider ID said data profile retrieved from said database ~~an output device connected to said processor for outputting said retrieved and processed personal data related to said personal ID information and account selection information~~.

26. (Currently Amended) The central server of Claim 25 wherein said ID instrument ~~is~~ comprises at least one of a magnetic striped card, a smart card, a bar code ~~card~~, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA) adapted for infra-red (IR) communication, a check, ~~a radio-frequency identification (RFID) transponder,~~ a keypad, a touchscreen, a voice recognition device, and a radio-frequency (RF) device, said RF device comprising at least one of a PDA adapted for RF communication, an RF identification (RFID) tag, and a cell phone.

27. (Currently Amended) The central server of Claim 25 further comprising:

computer program code for receiving ~~from said provider~~ a pending credit to be applied toward purchases made by said person having said personal ID;

computer program code for determining whether said credit is to be applied to a selected transaction; and

computer program code [[for]] upon a determination that said credit is to be applied to a transaction, for applying said credit to said transaction.

28. (Currently Amended) The central server of Claim 25 further comprising:

computer program code for receiving ~~from said provider~~ a pending credit to be applied toward purchases made by said person having said personal ID, said pending credit ~~including~~ representing at least one of a coupon, a coupon valid for predetermined period of time, a discount offer, and a discount offer valid for predetermined period of time;

computer program code for determining whether said pending credit is to be applied to a transaction; and

computer program code, ~~for~~ upon a determination that said pending credit is to be applied to a transaction, for applying said pending credit to said transaction.

29. (Previously Presented) The central server of Claim 25 further comprising:

computer program code for adjusting a monetary balance of said person when a transaction is executed; and

computer program code for recording said monetary balance of said person.

30. (Previously Presented) The central server of Claim 25 further comprising:

computer program code for recording a message to be transmitted to said person when a predetermined type of transaction is executed to which said person is a party;

computer program code for determining whether a predetermined type of transaction, to which said person is a party, is being executed; and

computer program code, upon a determination that a predetermined type of transaction is being executed, for transmitting said message to said person.

31. (Currently Amended) The central server of Claim 25 further comprising:

computer program code for receiving a request for personal data associated with a personal ID received from said person via at least one of a laptop, a cell phone, a PDA, a wireless RF device, an RFID ~~transponder~~ tag, and a wireline device, having said personal ID for personal data related to said personal ID, which personal data is accessible by said data processor;

computer program code for accessing personal data related to said personal ID; and

computer program code for transmitting said personal data ~~to said person~~.

32. (Currently Amended) The central server of Claim 25 wherein said personal data comprises at least one of a ~~person~~ personal name, a personal ID, a pictorial image of the person, ~~person~~ personal fingerprint data, personal checking account data, driver's license data of said person, ~~person~~ personal biometric data, a ~~person~~ personal social security number, a personal ID password, a personal data password, credit card data, debit card data, prepaid card data, frequent purchaser data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data.

33. (Currently Amended) The central server of Claim 25 wherein said provider ~~may update~~ is enabled for updating personal data with provider-specific information.

34. (Currently Amended) The central server of Claim 25 wherein said provider ~~may update~~ is enabled for updating personal data with provider-specific messages for said person.

35. (Currently Amended) The central server of Claim 25 wherein said account is selected for facilitating the payment of a transaction.

36. (Currently Amended) A method for ~~providing~~ retrieving selected personal data ~~for facilitating a transaction between a person and a provider~~ associated with one of one or more persons for use by one of one or more providers, the method comprising steps of:
    assigning a personal ID to each of said one or more persons ~~person~~;
    assigning a provider ID to each of said one or more providers;
    ~~storing~~ for each of said one or more persons, associating in a database ~~personal ID information and transactional~~ personal data to a respective personal ID, and associating selected portion of personal data with each of a one or more data profiles, each of which data profiles are designated for use by a selected provider identified by a respective provider ID related to ~~said~~

personal ID ~~information for a plurality of accounts maintained by said person having said personal ID~~;

receiving a request ~~from a requester~~ for ~~transactional~~ a data profile related to ~~said~~ a personal ID and a provider ID ~~a selected account~~;

retrieving ~~transactional~~ said data profile related to said personal ID and said provider ID ~~selected account~~; and

transmitting ~~to said requester~~ said ~~transactional~~ data profile related to said personal ID and said provider ID ~~selected account~~.

37.   (Currently Amended) The method of Claim 36 wherein the step of receiving further comprises receiving via at least one of a magnetic striped card, a smart card, a bar code ~~card~~, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA), a check, a radio-frequency identification (RFID) ~~transponder~~ tag, a keypad, a touchscreen, a voice recognition device, ~~and~~ a cell phone, and an RF device

38. (Currently Amended) The method of Claim 36 further comprising:

receiving ~~from said provider~~ a pending credit to be applied toward purchases made by said person having said personal ID;

determining whether said pending credit is to be applied to a transaction; and

upon a determination that said pending credit is to be applied to a transaction, applying said pending credit to said transaction.

39. (Currently Amended) The method of Claim 36 further comprising:

receiving ~~from said provider~~ a pending credit to be applied toward purchases made by said person having said personal ID, said pending credit ~~including~~ representing at least one of a coupon, a coupon valid for a predetermined period of time, a discount offer, and a discount offer valid for predetermined period of time;

determining whether said <u>pending</u> credit is to be applied to a transaction; and

upon a determination that said <u>pending</u> credit is to be applied to a transaction, applying said <u>pending</u> credit to said transaction.

40. (Currently Amended) The method of Claim 36 further comprising:

adjusting a monetary balance of said person when [[a]] <u>said</u> transaction is executed; and ~~computer program code for~~ recording said monetary balance of said person.

41. (Previously Presented) The method of Claim 36 further comprising:

recording a message to be transmitted to said person when a predetermined type of transaction is executed to which said person is a party;

determining whether a predetermined type of transaction, to which said person is a party, is being executed; and

upon a determination that a predetermined type of transaction is being executed, transmitting said message to said person.

42. (Currently Amended) The method of Claim 36 further comprising:

receiving a request <u>for personal data associated with a personal ID received</u> ~~from said person~~ via at least one of a laptop, a cell phone, a PDA, a wireless RF device, an RFID ~~transponder~~ <u>tag</u>, and a wireline device, having said personal ID for personal data related to said personal ID, which data is accessible by said data processor;

accessing <u>personal</u> data related to said personal ID; and

transmitting said <u>personal</u> data ~~to said person~~.

43. (Currently Amended) The method of Claim 36 wherein said personal data comprises at least one of <u>a personal name, a personal ID, a pictorial image of the person, personal fingerprint data, personal checking account data, driver's license data of said person,</u> ~~person~~ <u>personal biometric data, a</u> ~~person~~ <u>personal social security number, a personal ID password, a personal data password,</u> credit card data, debit card data, <u>prepaid card data, frequent purchaser</u>

data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data.

44. (Currently Amended) The method of Claim 36 wherein said provider ~~may update~~ is enabled for updating personal data with provider-specific information.

45. (Currently Amended) The method of Claim 36 wherein said provider ~~may update~~ is enabled for updating personal data with provider-specific messages for said person.

46. (Currently Amended) The method of Claim 36 wherein said account is selected for facilitating the payment of a transaction.

47. (New) The method of Claim 8 wherein said person comprises at least one of an individual person, a consumer, an entity, and an organization.

48. (New) The method of Claim 25 wherein said person comprises at least one of an individual person, a consumer, an entity, and an organization.

49. (New) The method of Claim 36 wherein said person comprises at least one of an individual person, a consumer, an entity, and an organization.

50. (New) The central server of Claim 25 further comprising computer program code executable by said data processor for accessing via said memory said database to process said personal data related to said personal ID and to said account selection.

51. (New) The method of Claim 36 further comprising processing said personal data related to said personal ID and to said selected account.